
State: Arkansas **Filing Company:** Security Life of Denver Insurance Company
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: E-1452-01/13
Project Name/Number: E-1452-01/13/E-1452-01/13

Filing at a Glance

Company: Security Life of Denver Insurance Company
Product Name: E-1452-01/13
State: Arkansas
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.001 Single Life
Filing Type: Form
Date Submitted: 12/10/2012
SERFF Tr Num: INGD-128753259
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: E-1452-01/13

Implementation: On Approval
Date Requested:
Author(s): Wendy Paquin, Terry Stumpf, Jackie Williams, Tonya Gallatin
Reviewer(s): Linda Bird (primary)
Disposition Date: 12/13/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: E-1452-01/13
Project Name/Number: E-1452-01/13/E-1452-01/13

Filing Company: Security Life of Denver Insurance Company

General Information

Project Name: E-1452-01/13

Project Number: E-1452-01/13

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing was submitted simultaneously to the Interstate Compact of which Colorado, our state of domicile, is a member state.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/13/2012

State Status Changed: 12/13/2012

Deemer Date:

Submitted By: Jackie Williams

Created By: Wendy Paquin

Corresponding Filing Tracking Number:

Filing Description:

Insurance Commissioner

Department of Insurance

Compliance Life & Health

1200 West Third Street

Little Rock, Arkansas 72201-1904

Re: Security Life of Denver Insurance Company

NAIC #68713 FEIN #84-0499703

Form Number:

E-1452-01/13 Term Conversion Endorsement

Attention Policy Form Approval Division:

We submit the above referenced form for your review and approval. The form does not replace any previously approved form. The form does not contain any unusual or controversial items from the standpoint of industry standards.

We are exempt from filing in Colorado, our state of domicile, pursuant to Colorado Bulletin B-4.1 (May 8, 2007).

Please note we are submitting this filing simultaneously for ReliaStar Life Insurance Company.

The information bracketed in the form is subject to change.

The Term Conversion Endorsement will be attached to any policy issued due to a conversion and/or exchange. The endorsement addresses the suicide and incontestability periods in the policy.

We may also use the above endorsement with future life products.

The following previously approved form(s) will be marketed with the submitted endorsement (approval date(s) provided):

1173-01/07 - Last Survivor Flexible Premium Adjustable Universal Life Insurance Policy - 11/16/2006

1176-08/08 - Flexible Premium Adjustable Universal Life Insurance Policy - 07/30/2008

State: Arkansas
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: E-1452-01/13
Project Name/Number: E-1452-01/13/E-1452-01/13

1177-10/08 - Flexible Premium Adjustable Universal Life Insurance Policy - 09/08/2008
1180-12/09 - Flexible Premium Adjustable Universal Life Insurance Policy - 11/03/2009
1186-09/12 - Flexible Premium Adjustable Universal Life Insurance Policy - 06/18/2012
2516(VUL)-09/07 - Flexible Premium Adjustable Variable Universal Life Insurance Policy - 07/19/2007
2517(VUL)-03/08 - Flexible Premium Adjustable Variable Universal Life Insurance Policy - 02/05/2008
2518(VUL)-06/08 - Flexible Premium Adjustable Variable Universal Life Insurance Policy - 04/24/2008
2519(JTVUL)-12/08 - Last Survivor Flexible Premium Adjustable Variable Universal Life Insurance Policy - 10/24/2008
2521(VUL)-10/10 - Flexible Premium Adjustable Variable Universal Life Insurance Policy - 08/24/2010

Unless otherwise informed, we reserve the right to alter the layout of the enclosed form, including sequential ordering of the sections, color, and type font and size, and any changes necessary to correct typographical errors or comply with your state requirements, but we will only do so if such changes are within the allowable parameters or requirements set forth in your statutes.

To the best of our knowledge, the form complies with the laws and regulations of your state.

Sincerely,

Jackie Williams
Senior Contract Analyst
(612) 224-7671
(800) 448-9839 Ext. 224-7671
(515) 698-3245 (fax)
jackie.williams@us.ing.com

Company and Contact

Filing Contact Information

Wendy Paquin, wendy.paquin@us.ing.com
20 Washington Ave South 612-342-3595 [Phone]
Minneapolis, MN 55401 612-342-7531 [FAX]

Filing Company Information

Security Life of Denver Insurance Company	CoCode: 68713	State of Domicile: Colorado
20 Washington Avenue South	Group Code: 229	Company Type: Life
Mail Stop 1217	Group Name:	Insurance
Minneapolis, MN 55401	FEIN Number: 84-0499703	State ID Number:
(800) 448-9839 ext. 2247670[Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No

State: Arkansas **Filing Company:** Security Life of Denver Insurance Company
TOI/Sub-TOI: L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life
Product Name: E-1452-01/13
Project Name/Number: E-1452-01/13/E-1452-01/13

Fee Explanation: 1 form(s) x \$50 per form = \$50

Per Company: No

Company	Amount	Date Processed	Transaction #
Security Life of Denver Insurance Company	\$50.00	12/10/2012	65603275

State:	Arkansas	Filing Company:	Security Life of Denver Insurance Company
TOI/Sub-TOI:	L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life		
Product Name:	E-1452-01/13		
Project Name/Number:	E-1452-01/13/E-1452-01/13		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/13/2012	12/13/2012

State:	Arkansas	Filing Company:	Security Life of Denver Insurance Company
TOI/Sub-TOI:	L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life		
Product Name:	E-1452-01/13		
Project Name/Number:	E-1452-01/13/E-1452-01/13		

Disposition

Disposition Date: 12/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Form	Term Conversion Endorsement		Yes

State:	Arkansas	Filing Company:	Security Life of Denver Insurance Company
TOI/Sub-TOI:	L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life		
Product Name:	E-1452-01/13		
Project Name/Number:	E-1452-01/13/E-1452-01/13		

Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Term Conversion Endorsement	E-1452-01/13	POLA	Initial		50.000	E-1452 Term Conversion End.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages


TERM CONVERSION ENDORSEMENT

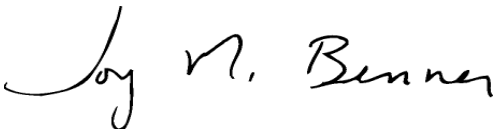
This Term Conversion Endorsement ("Endorsement") is part of the policy to which it is attached (the "Policy"). Unless expressly changed by this Endorsement, the terms and conditions of the Policy remain the same and apply to this Endorsement. The Endorsement effective date is the date of issue of the Policy. The owner of the Policy is the owner of this Endorsement.

As requested by the owner, Policy [Policy Number] (the "Original Policy") with [Company Name] was converted for the Policy.

The suicide and incontestability periods in the Policy will be measured from the Issue Date of the Original Policy, unless the Policy contains new benefits not contained in the Original Policy. In this case, the suicide and incontestability provisions of the Policy applicable to the new benefits will be measured from the date of issue of the Policy.

Signed for the Company by:

[
Donald W. Britton
President]

[
Joy M. Benner
Secretary]

SECURITY LIFE OF DENVER INSURANCE COMPANY

[Home Office: 8055 East Tufts Avenue, Suite 650, Denver, CO 80237
Customer Service Center: P.O. Box 5065, Minot, ND 58702-5065]
Toll Free Number: 1 (877) 253-5050]

State:	Arkansas	Filing Company:	Security Life of Denver Insurance Company
TOI/Sub-TOI:	L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life		
Product Name:	E-1452-01/13		
Project Name/Number:	E-1452-01/13/E-1452-01/13		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
E-1452 AR Certification Reg 19 and 49.pdf			
E-1452 Flesch Readability Certification.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not applicable.		

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
E-1452 SOV.pdf			

ARKANSAS CERTIFICATION

RE: E-1452-01/13 Term Conversion Endorsement

As an officer of Security Life of Denver Insurance Company, I certify that this submission meet the provisions of Regulation 19 (unfair sex discrimination in the sale of life insurance), Regulation 49 (guaranty association notice) and all applicable requirements of the Arkansas Insurance Department.

SECURITY LIFE OF DENVER INSURANCE COMPANY

By: 

Terry Stumpf
Assistant Secretary

Date: December 6, 2012

**SECURITY LIFE OF DENVER INSURANCE COMPANY
Denver, Colorado**

FLESCH READABILITY CERTIFICATE

I certify that the Certificate form included in this submission has been printed in not less than ten point type.

The style, arrangement and overall appearance of the form gives no undue prominence to any portion of the text of the form.

The section titles are captioned in bold face type. The layout and spacing of the form separate the paragraphs from each other and from the border of the paper.

Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in this form.

Flesch Scale Reading Ease Score

I have supervised the computation of the Flesch scale reading ease score of this form, using the complete text of the form except for headings, indexes and tabular material, and the scores are listed below.

The readability score was calculated by computer. The software used for this calculation was Microsoft Word.

Form Number

E-1452-01/13

Flesch Reading Ease Scores

50.0 (with the policy)

Signed



Terry Stumpf
Assistant Secretary

Date:

December 6, 2012

Security Life of Denver Insurance Company

Statement of Variability for

E-1452-01/13 Term Conversion Endorsement

This document will address the variability of the following factors found in the above listed form number.

FACTOR	RANGE OF FACTORS
Policy Number	Shown in brackets because this is issue-specific.
Company Name	Shown in brackets because this is issue-specific.
Company Officers Names, Titles and Signatures	Shown in brackets because of changes in personnel for future issues. In the event of such a change, any new name, title or signature used will be an officer of the company.
Home Office/Customer Service Center	Shown in brackets as this item could change for future issues. In the event of such a change, the new address information will be referenced in this field.